

**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

**In re:
DANIEL GOMEZ ZEPEDA,
Debtor.**

**Case No. 23-33213-KLP
Chapter 13**

**ORDER GRANTING MOTION FOR AUTHORITY TO INCUR DEBT
SECURED BY PERSONAL PROPERTY**

This matter comes before the Court on the Motion for Authority to Incur Debt Secured by Personal Property (the “Motion”), filed by Daniel Gomez Zepeda (the “Debtor”), and it appearing to the Court as follows:

1. The Debtor has complied with Local Bankruptcy Rule 9013-1 and the notice provisions required by Bankruptcy Rules 4001 and 9014;
2. No parties in interest have filed any timely objection to the Debtor's Motion;
3. Debtor has a reasonable need to purchase a vehicle, and the terms of the loan debt that Debtor seeks to incur to finance the purchase of the vehicle (the “Loan”) are reasonable and necessary;
4. The terms of the Loan are as follows:
 - a. The total principal amount of the Loan is approximately \$29,633.25;
 - b. Interest will be charged at a fixed rate not to exceed 15.30%;
 - c. The Loan will be amortized for no more than 75 months; and
 - d. The monthly principal and interest payment will be approximately \$620.00;
 - e. The Debtor will be making a down payment of \$2,000.00 dollars; the source of the down payment will be coming from the Debtor’s savings and employment earnings;

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Counsel for Debtor

and

5. Granting the Debtor's Motion will not unduly prejudice any creditors or any parties in interest in this case;

Upon consideration of which, and for good cause shown, it is hereby

ORDERED that the Debtor's Motion is GRANTED; and it is further

ORDERED that the Debtor may enter into the Loan transaction, or a substantially similar loan transaction, and execute such documents as are necessary to complete the transaction to finance the purchase of a 2025 Nissan Sentra or a substantially similar vehicle; and it is further

ORDERED that the fourteen (14)-day stay of this order, provided for pursuant to Federal Rule of Bankruptcy Procedure 6004(h), is hereby waived; and it is further

ORDERED that the Clerk shall mail copies of this Order, once entered, to all parties on the attached service list.

Date: Mar 13 2025 /s/ Keith L Phillips
United States Bankruptcy Judge

Entered on Docket: Mar 13 2025

I ASK FOR THIS:

/s/ Laura T. Alridge
Laura T. Alridge (VSB #42549)
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Richmond, Virginia 23230-1588
Telephone: (804) 358-9900
Counsel for Debtor

SEEN AND NO OBJECTION:

/s/ Laura T. Alridge on behalf of Carl M. Bates w/ permission via email
Carl M. Bates, Esquire
Chapter 13 Trustee

CERTIFICATION

Pursuant to Local Rule 9022-1(C), I hereby certify that all necessary parties have endorsed the above order.

/s/ Laura T. Alridge
Counsel for Debtor

PARTIES TO RECEIVE COPIES

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